

# Quote Proposal



## Fast & Affordable Insurance for Your Business with Coterie

Enjoy the peace of mind that your hard work is protected by an insurance policy that meets your needs. We've partnered with Coterie Insurance to make this process seamless and stress free.

### General Liability Policy

	Monthly Option	Yearly Option <span>BEST VALUE!</span>
<b>Amount Due at Binding:</b>	<b>\$70.50</b>	<b>\$791.00</b>
Premium:	\$65.50/month	\$786.00
Transaction Fee:	\$5.00/month	\$5.00
<b>What you'll end up paying over the year:</b>	<b>\$846.00</b> (in monthly installments)	<b>\$791.00</b> (paid in full at start)

Presented By

Karstens Financial

[sales@karstensfinancial.com](mailto:sales@karstensfinancial.com)

### Insured Details

Business Name ..... Transcend Electric  
Business Address ..... 91 Red River Street, 1  
Austin TX 78701

### Contact Details

Contact Name ..... Adela Rodriguez  
Email ..... admin@transcendelect.com  
Phone Number ..... 2105574679  
Mailing Address ..... 91 Red River Street, 1  
Austin TX 78701

# Liability Coverage Overview

## Coverages

Property Damage Deductible	\$250
General Liability (Each Occurrence) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$500,000
General Liability (Annual Aggregate) (Includes Bodily Injury, Property Damage and Personal & Advertising Injury)	\$1,000,000
Products/Completed Operations Annual Aggregate	\$1,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Limit	\$5,000

## Coterie Forms

FREELANCE LIMITED LIABILITY COVERAGE ENDORSEMENT	CTFCWFREE1121
TEXAS IMPORTANT NOTICE	COTERIETXNOTICE0519
BUSINESSOWNERS POLICY DECLARATIONS	CTBCWCNTDEC0720

## ISO Coverage Forms

FRAUD STATEMENT	ILN0010903
BUSINESS LIABILITY COVERAGE - PROPERTY DAMAGE LIABILITY DEDUCTIBLE (PER CLAIM BASIS)	BP07030106
AMENDMENT OF INSURED CONTRACT DEFINITION	BP05980713
BUSINESSOWNERS COVERAGE FORM	BP00030713
CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	BP05230115
DESCRIPTION NOT FOUND.	BP01181114
DESCRIPTION NOT FOUND.	BP14210110
AMENDMENT OF PERSONAL AND ADVERTISING INJURY DEFINITION	BP14910713
DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT	BP05151220
DESCRIPTION NOT FOUND.	BP04700702
CALCULATION OF PREMIUM	BP05010702

## Policy Exclusion Forms

EXCLUSION - DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF	BP14190110
EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION	BP15040514
CANNABIS LIABILITY EXCLUSION	BP15320919
EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS	BP14080110
EMPLOYMENT-RELATED PRACTICES EXCLUSION	BP04170110
CYBER INCIDENT EXCLUSION	BP15600221
EXCLUSION - UNMANNED AIRCRAFT	BP15111216
EXCLUSION - VOLUNTEER WORKERS	BP04710702
FUNGI OR BACTERIA EXCLUSION (LIABILITY)	BP05770106
CANNABIS PROPERTY EXCLUSION	BP15300919
EXCLUSION - SILICA OR SILICA-RELATED DUST	BP05170106
COMMUNICABLE DISEASE EXCLUSION	BP14860713



Coterie Insurance Agency, LLC  
P.O. Box 8327  
Cincinnati, OH 45208

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Policy Effective Date	Feb 20, 2023
Policy Expiration Date	Feb 20, 2024
Carrier	Spinnaker Insurance Company
AM Best Rating	A- (Excellent)
NAIC No.	24376

This quote is valid for up to 90 days or until the policy effective date (whichever is earlier). The information contained is subject to rate changes and does not in any way bind, amend or alter any policy of insurance or coverage. For a complete understanding of the coverage available, please consult the terms, conditions, definitions, and exclusions of your insurance policy.